

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application No.: 09/812,628

Filing Date: 3/20/2001

For: AUTOMATED ACCOUNT RISK
MANAGEMENT

) Group Art Unit: 3692

) Examiner: Jennifer Liversedge

) **REQUEST TO REOPEN**
) **PROSECUTION, INCLUDING**
) **AMENDMENT AND RESPONSE to**
) December 09, 2008 Examiner's Answer

) Attorney Docket No.: G08.126

) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840

Mail Stop Amendment (EFS)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Answer including new grounds of rejection dated December 09, 2008, Applicant respectfully requests the Office to reopen prosecution and amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7 of this paper.